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PATENT APPLICATION  
09/800,535  
AF  
3625

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gavin A. Grounds  
Serial No.: 09/800,535  
Filed: March 6, 2001  
Group No.: 3625  
Examiner: Yogesh C. Garg  
Title: METHOD AND APPARATUS FOR PROCESSING  
FINANCIAL TRANSACTIONS

MAIL STOP AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RECEIVED  
JUN 14 2004  
GROUP 3600

Sir:

**RESPONSE PURSUANT TO 37 C.F.R. § 1.116**

In response to the final Office Action mailed April 8, 2004, Applicant respectfully requests the Examiner to reconsider the rejection of the claims in view of the following comments.